



FALIA 公益財団法人 国際保険振興会

The Foundation for the Advancement of Life & Insurance Around the world
[Public Interest Incorporated Foundation]

— Tips for Essay Writing —

Essay Theme - Any topics that are relevant to life insurance

We expect that many students who study insurance schemes or even those who are unfamiliar with insurance will challenge themselves to enter this competition with their rich imaginations and free ideas. We accept a wide variety of viewpoints and methodological approaches when it comes to the essays.

The following offers some useful tips on essay topics for those whose academic field is something other than insurance.

1. **Statistics/Mathematics**

Since life insurance is a part of the finance field, a statistical/mathematical approach forms the basis of management. Many employees with math and science majors play active roles in the field, such as in product design, risk management, and asset management. East Asian countries in particular need human resources with mathematical expertise, which are termed “actuaries” in the insurance industry.

【Example Theme】

Study on Life Insurance Product Designing

Value Judgement at Acquisition of Life Insurance Companies

Present Value of Life Insurance Products

2. **Social Security/Tax System/Finance**

Life insurance is closely related to the government’s social security and tax policies. For instance, the governmental orientation on social security policy has a major impact on the role of life insurance companies in society, and life insurance-related tax systems are a significant factor behind the growth of life insurance. One potential topic could be to think about the reason why life insurance companies offer not only life insurance but also pension insurance that supplements public pensions.

【Example Theme】

Life Insurance and Tax Policies

Study on Economical Effect of Nursing Care Industry and Life Insurance Industry

Social Security System and the role of Life Insurance

3. Law

Insurance systems, insurance products, and insurance sales, all involve an extensive number of rules. Legal checks and theory are absolutely necessary for each system, product, and sales.

【Example Theme】

Issues in Insurance Law in a country

Revision to the Civil Law and its Influence on Life Insurance Market

Consumer Protection in Life Insurance

4. Marketing

Marketing strategy is an important key to the development of insurance. In recent years, life insurance products have been marketed through a variety of distribution channels, including internet sales. One potential topic could be to think about where to set the sales base of a company in light of changing consumer behavior.

【Example Theme】

Distribution Channels of Life Insurance in a country

5. Developmental Economics

Life insurance is an important type of social infrastructures that supports social and economic progress. A government's attitude toward the life security of the people influences the country's development.

【Example Theme】

Role of Life Insurance as Social Infrastructure

Life Insurance Literacy in Developing Countries

Economic Growth of my country and Life Insurance

Expanding Disparity in Wealth and the role of Life Insurance

Current Situation of Micro Insurance and its Future Challenges

6. **Population Issues**

Demographic change, namely increases or decreases in the population, is closely related to a country's development and the lives of individual people. Life insurance is expected to respond to explosive increases in the population or declining birth rates and the aging of the population. A study of the mortality table could also be a good topic.

【Example Theme】

Issues and Future perspective of Life Insurance in Depopulating Age

Declining Birthrate and Life Insurance

Aging Society and the Role of Life Insurance

7. **Monetary Policy**

Life insurance is expected to play a significant role as a supplier of long-term funds and as a form of support for social security and individual savings. Monetary policy affects the accumulation of property by individuals in the country.

【Example Theme】

Life Insurance Products and Investment Management

Future Perspective of Life Insurance Industry under Ultralow Interest rates

8. **IT**

Information Technology (IT) and finance act in unison. System and network development occurs in contexts such as product development, asset management, sales control, and contract management.

【Example Theme】

InsTech of Forward

Bringing Big Data to Life Insurance

Development of Internet Technology (IT) Network and the Future of Life Ins. Sales

9. **Cultural Anthropology**

The role of life insurance in a country is intimately connected to its culture, religion, history, and customs. This viewpoint is essential to the globalization of the life insurance industry.

【Example Theme】

Issues related to Women's Social Advancement and the Role of Life Insurance Companies

Life Insurance Company and Work-Life Balance – Women's Active Participation

Current Situation and Future Prospects of Takaful Distribution

Consideration of Religion and Life Insurance

Youth Today and Life Insurance

10. Preventive Medicine

A preventive medicine point of view is important. One potential essay topic could be to think about how to improve insurance profits through campaigns for preventing lifestyle-related diseases.

【Example Theme】

Development of Medical Technology and Life Insurance

11. Home Economics and Life insurance

Home economics is one of the most significant economic units, and is important at the company- and local/national government- level as well. Life insurance and pension insurance can undertake roles in risk management and asset management in households.

【Example Theme】

The Role of Life Insurance in Home Economics

Changing Life Design and Life Insurance

12. Globalization

【Example Theme】

Geopolitical Risk and Globalization in Life Insurance Companies

Globalization and Life Insurance Industry

Overseas Expansion of Life Insurance Industry

13. About Life insurance and others

【Example Theme】

Risk in Life Insurance

Required types of Life Insurance Product in a country

Moral Risk

The role of Life Insurance in my country

Corporate Social Responsibility (CSR) and Life Insurance Company

Expectation to Life Insurance in my country

The public's attitude toward Life Insurance in my country

The role of Life Insurance in Modern Society

My family's Experience with Life Insurance

Experimental Study of Life Insurance



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